STOCK EXCHANGE DULL

There Is Little Outside Buying, and

LIQUIDATION IS INCREASED

Coal Stocks Lead in Decline on Re-

weak in a very dull market to-day. Outside buying falled to develop, and as Saturday's steamers brought a fresh supply of stocks

demand sterling close to the normal point for the importation of gold. The decline in creases the liquidation in securities, and auomatically advances the amount realized by sales of our stocks and bends for London

sales of our stocks and bends for London account.

Coal stocks led the decline on the reduction in rates on anthracite ordered by the Pennsylvania Public Service Commission. The opinion was expressed that the effect upon earnings would be slight and confined to lines serving Philadelphia. Reading lost 2 points, Lehigh Valley 1%, and Erie dropped back to T.

United States Steel followed with a decline of 1% to 4%, and the reaction revived the rumor that dividends on the common probably would be suspended at the meeting to be held in January. Some selling of this stock was noted against purchases of Bethlehem Steel. President Schwab, of this company, is expected to arrive to-morrow with heavy orders from foreign governments.

this company, is expected to arrive to morrow with heavy orders from foreign governments.

The Pacific fell away under seiling by banking houses that was attributed to foreign account. Northern Pacific, an old-time German favorite, went below par and closed at 59%, Union Pacific was soild for English account, and Southern Pacific lost 13 points. After the close it was announced on the Street that suit had been filed against the Southern Pacific by residents of Callfornia, contesting lands granted by Congress in 155.

Railroad presidents, emulating Oliver Twist, are crying for "more," not satisfied with the increases granted. Further efforts are to be made to obtain fresh advances east and west, and the investor is threatened with agitation on this subject for some time to come, when many expected that the question was broadly speaking settled.

Call money is a drug at 3 per cent, and dunds for fixed dates rule at 4 per cent, with business at a standstill, owing to the utter absence of speculative interest in securities. Bonds were quiet, with a firm undertone, Bethlehem Steel refunding is were a strong, feature, rising from \$17, to \$54, Western Maryland 4s were in good demand at 59, Erie convertible lissues were fractionally lower, and Missourl Pacific bonds were helyter, with advances of a point. Consolidated that english of the were active at prices that ranged between 10%, and 10%.

NEW YORK, December 21.—Such hope as

NEW YORK. December 21.—Mercantile paper, 4644; sterling exchange, weak, Sixty-day bills, \$485; cables, \$4855; demand, \$4855; bar silver, 494; Mexican dollars, 374; Covernment bonds firm; railroad bonds, easy.

BOND LIST

Atlantic Const Line 1st 4s	86%
Atlantic Coast Line-L. and N 4s (bid)	65.17
Atlantic Coast Line cv. is tin Balti-	241.13
mores this	0.5
more) (bid)	20
the art and the only conv. 198	
Liggett and Myers is (bid)	100
Liggett and Myers 7s (bid)	120
Lorillard Company 7s (bid)	3935
Lorillard Company 7s (bld)	12014
Norfolk and Western conv. 498 (bld)	101
Norfolk and Western conv. 198 (bld) Seaboard Air Line stamped is (asked)	76
Seaboard Air Line adj. 5s (bid)	er.
Southern Railway 4s	6534
Southern Railway 5s	554
United Status Steel 2d to	00.75
United States Steel 2d 5s. United States Registered 2s, 1939 (bid)	100
Visited States Registered 28, 1939 (bid)	1945
United States Registered 3s, 1918 (bld)	100
United States Registered is (bld)	10814
United States Panama 3s. 1961 (bld)	9514
Virginia-Brown Brothers etfs. (bid)	(4)
Va -Car. Chernical 1st 5s (asked)	91
Va. Ry and Power Company is (asked)	0.1
Wabash deb. 4s (bid)	22
Wabash-Pitts, Term. 1st 4s (bld)	7
COTTON MARKETE	

COTTON MARKETS.

NEW YORK, December 21—After a somewhat irregular morning, the cotton market became more active, and closed firm at a net advance of 2 to 8 points. The opening was steady at a decline of 8 points to an advance of 1 point, and active months hold about 3 to 6 points net lower during the corly trading under local pressure.

The talk around the ring suggested a general feeling that preholiday realizing was likely to cause some reaction after the advance of last week. Offerings were readily absorbed by houses with European and Western connections and the market turned from during the afternoon, owing to the continued absence of hedge selling.

Some of the early sellers covered on the advance, which carried the active months some to 5 points higher.

The census report showing 13,971.19 bales glined to December 13, against 12,97,428 hist year and 18,750.727 in the big crop year of 191, appeared to create no fresh sentiment. Spot cotton, quiet, midding, uplands, 750; sales, 1470 bales.

Closed firm.

Open High Low, Close.

January ... 25 7.35 7.28 7.38

78) bales.
Total for week-Net receipts, 123,126 bales;
exports, 105,229 bales.
Total for season-Net receipts, 4,001,249
bales, exports, 2,145,626 bales.

Official Range and Sale of Stocks in New York

Sales Offic.

Sa BY THOMAS BRANCH & CO., Bankers and Brokers.

Best Shipments to Local Market Are Quick-ly Disposed Of at Fair Prices. Fair shipments of turkeys and other poul-

LOCAL MARKET QUOTATIONS. Furnished by Levy Commission Co., Commission Merchants, Richmond, Va.) LIVE POULTRY.

ter, with advances of a point. Consolidated Gas convertible 6s were active at prices that ranged between 110% and 100%.	Chickens, choice, medium, lb 23 @ Chickens, choice, medium, lb @ Chickens, large, lb 12 @ Hens, per lb	14 13 18 11
NEW YORK. December 21.—Such hope as the financial district may have drawn from	Chickens, large, lb. 12 gr	40 90 75
last week's decision granting Eastern rall- roads a general freight rate alvance, was largely dissipated to-day, when it became	Ducks, large, young, lb. 14 @ Ducks, small, young, lb. 12 @ Turkeys, lb.	15 13
known that the Pennsylvania Public Ser- vice Commission had ordered a drastic re- duction in coal freight rates. While of-	DRESSED POULTRY.	16
ficials of the roads professed to regard the	Turkeys, choice, per lb	20
decision as entirely local, speculative Wall	Turkeys, poor or thin	18
Street evidently received it in a less favor-	Fowls, choice	16
able spirit. Reading and Lehigh Valley	Chickens, choice 14 @	15
shares fell to new low prices for the pres-	Ducks, choice 16 @	17
ent movement.	Geese 12 @	14
In the final hour the list showed further	EGGS-Crated.	
was led by United States Steel, which finally	In crates, near-by, fresh, doz.	32
fell to 49% or 1% above its minimum figure. It was regarded as significant that the	in crates, other sections, doz. 32 @ BUTTER.	32
committee which controls prices on the ex-		200
change deemed it expedient to establish new	Family, choice, fresh. lb 23 @ Merchants', fair, per lb	25
low minimum quotations for the Southern	LIVE STOCK	-
group of roads, including Atlantic Coast	Veals, choice to fancy, Ib 9 @	10
Line, Louisville and Nashville, Seaboard	Veals, poor to fair, ib 8 @	
Air Line preferred, and Southern Rallway common and preferred.	Calves, runners, per lb 6 @	7
As a matter of fact, there has been re-	Sheep, per 1b 4 4	5
cent edge in the stocks, most of which have	Veals, choice to fancy, lb 9 © Veals, poor to fair, lb 8 © Calves, runners, per lb 6 © Sheep, per lb 4 © Lambs, spring, lb 7 © Cattle, fair to prime, per lb 6 ©	7 5 8 7 8
undergone decided revision during the clos-	Cattle, fair to prime, per lb 6 @	7
ure of the exchange and since its reopening.		
During the day's business which was below	COUNTRY-CURED BACON.	
normal, some of the equipment shares and	Hams, well smoked, small, lb. 22 @	23 20 17 17
Bethlehem Steel preferred showed signs of	Hams, well smoked, large, 1b. @	20
demand at slightly higher prices, but this	Sides, well smoked, per lb 16 @	17
group fell back with the entire list at the	Shoulders, well smoked, ib 16 &	17
Much of the day's news was of a hopeful	Dry fint, 1b @	
tenor. Money rates were easier; some spe-	Dry sait, ib	24
cial day loans being made at 3% per cent.	Green, salt, per lb	24 22 17 15 11
Exchange on London fell to its lowest quotation since last February on an over-	Green Ib.	15
abundance of offerings.	Green, damaged, per lb 10 @	11
Bonds developed a declining tendency on	Green, lb	6
exceedingly light offering.	Beeswax Ø	2.8
United States coupon 4s advanced 14 per	MARKET CONDITIONS.	
cent on call.	There is practically no demand for	
VEW YORK Deserves at 14	of above produce, except turkeys, eggs	, but
NEW YORK, December 21.—Mercantile paper, 4644; sterling exchange, weak, Sixty-	ter and hides.	,ut

GRAIN MARKET ACTIVE

Prices on grain and feeds were up yesterday, and trading on the floor of the Richmond Grain and Hay Exchange was particularly active. Hay, however, maintained its price of last week, and no extra large sales were made. It is expected that brisk business will be done to day and to control to the control of the control of

Richmond Grain Exci WHOLESALE QUOTATIONS C WHEAT-Car lots.	iai N	'C	ii A	N	GE.
So 5 rod Wontern			a	1	22 18
No. 2 red. Virginia No. 3 red			71.0	1	15
irginia, bag lots		16			
CORN-Car lote.			Gr	1	15
No. 2 white			91		74
o. 3 white			91		78
o. 2 mixed			6		73
o. 3 mtxed			17		72
irginia, bag lots, white		74	n		
orn on the cob		70	a		73
o 2 mixed			10		53
o. 3 mixed		52	50		****
o. 2 white			41		54%
o. 2 white		53	m		9339
RYE-Car lots		60	200		55
o. 2 rye			60		10
o. 3 rye	1	06	10	035	
irginia, bag lots	14	6.0	7		90

| Richmond Hay Market. | Following are the quotations on the Richmond Hay Exchange: | No. 1 timothy | 19 50 | No. 2 timothy | 418 50 | No. 3 timothy | 415 50 | Light clover, mixed | 18 50 | 49 | No. 1 clover, mixed | 14 50 | 49 | No. 1 clover, mixed | 14 50 | 49 | No. 1 clover, mixed | 17 00 | 17 00 | No. 1 clover | No. 1 clover | No. 1 clover | No. 1 clover | No. 2 clover | No. 1 clover | No. 2 clover | No. 3 clover | No. 4 clover | No. 5 clover | No. 5 clover | No. 6 clover | No. 6 clover | No. 7 clover | No. 7 clover | No. 8 clover | No. 1 clover | No. 9 clover | No. 9 clover | No. 1 clover | No. 9 clover | No. 1 clover | No. 1 clover | No. 1 clover | No. 2 clover | No. 3 clover | No. 3 clover | No. 4 clover | No. 5 clover | No. 5 clover | No. 6 clover | No. 6 clover | No. 7 clover | No. 7 clover | No. 8 clover | No. 9 19 50 9 18 50 18 50 9 15 60 14 50 99 17 00 17 00 99 10 00 11 00 00 11 00 97 10 00 20 12 00 9 11 00

Spot roution, quiet; middling, uplands, 7.50; cales, 1.490 bales, 2.500 bales; exports, 128 took, 1.390 bales; exports, 1413 bales; stock, 1.390 bales; control quiet; middling, uplands, 7.50; cales, 1.490 bales; control quiet; middling, uplands, 7.50; cales, 1.490 bales; cales, 1.490 b

The Leading futures ranged as follows: Open, High, Low, Close Total for season-Net receipts, 4,001,249
hales, exports, 2,44,525 hales.

NEW ORLEANS, December 1.—After a deciline of 4 to 5 points at the opening, cot vance of 1 to 2 points at the opening, cot vance of 1 to 2 points and the opening, cot vance of 1 to 2 points and the opening, cot vance of 1 to 2 points and the opening cot vance of 1 to 2 points and the opening.

Germany was a buyer in the early part of the day.

The census report on ginning while called bearish, had no influence of importance of the market. Bears said that it confirmed a record crop ideas entertained.

The export movement was of fair proportions, and the heavy receipts at important shipping points in the belt pointeet an increase in the near future. Several spot points quoted higher prices, and private reports told of an increase in the near future. Several spot points quoted higher prices, and private reports told of an increase of demand at the worts because of difficulty in quick handling of ention in the interior of account of unfavorable to arrive, 170 bales.

NEW YORK PHODUCE MARKET.

NEW YORK December 2.—Raw sugar, firm, sales, 700 harrels, family sales, 700 harrels, family sales, 700 harrels, family sales, 700 harrels, family and light crude offerings, but near the close there was a partial setback under realizing and lack of demand for actual oil. Final prices were 7 to 10 points nearly langer, 5,3925.9; March, 6,6625.16; April, 6,392 harrels, 5,393 dates, 55 casks; receipts, 343

New High Record Made NEW YORK, December 21.—Further active saying of United Profit Sharing was noted o-day on the curb, and another record high evel was made for the stock, which sold in to 18%. Jumbo extension started on a sew upward movement, selling as high as %, compared with Saturday's closing of

BIG BULLS IN MARKET ARE REFUSING TO SELL

(Special to The Times-Dispatch.) CH1CAGO, December 21.-The wheat market was a bull affair to-day, with net price gains of % to 1%. The larger bulls in the market, including James A. Patten and a few others, of higher kind, not only refused to sell any part of their holdings on the advances entablished but they bought enough wheat on the early weak spot to drive the bears out of their position, and force them to cover. The speculative trade was larger than in several weeks past, and there was a good sprinkling of investment buying on outside account. Sentiment was decidedly bullish. Export transactions were smaller, being around 1.500,000 bushels in all positions. Buying orders in the pit from the seaboard were on a large scale, and the covering of December by shorts marrowed the Lecember price. May spread considerably. Omaha reported that durum wheat sold there to-day at \$1.33, which was 3 cents over the previous highest price ever paid there. Winnipeg reported exporters, as buyers, and Minneapolis cash wheat was strong. The fact that primary receipts were 2,169,000 bushels, compared with 1.832,000 bushels a week ago, and 1,815,000 bushels a year ago, attracted general attention.

The buillish factor in the wheat market to-day was the decrease of 1,134,000 bushels in the visible supply.

A Liverpool message said that the buillish temper there has been eased off some by the fact that the Argentine crop will soon commence to move. World's shipments this week were 13,129,000 bushels, and Liverpool stocks decreased 136,000 bushels, and Liverpool stocks decreased 1 ket was a bull affair to-day, with net price % to 1%. The larger bulls in the

ROCKY MOUNT MARKET SHOWS HEAVY INCREASE OFFICE. SHOWS HEAVY INCREASE

[Special to The Times-Dispatch.]

ROCKY MOUNT, N. C., December 21.—
Sales for the last week amounted to about 1,000,000 pounds, bringing the total sales for the year to 16,003,219 pounds, at an average of \$13,94. Sales for the same period last year were 11,693174 pounds, averaging \$19.5 showing a gain in pounds of 4,310,015 up to date.

ig a gain in pounds of 4,320,015 up to for December, 1914, were 3,221,595 s, at an average of \$14.05, and sales seember, 1913, were 1,711,139 pounds, at cerage of \$21.05, showing a gain in s for December, 1913, or 1,573,75 pounds, narket closed strong and active on f. at which time the sales adjourned e holidays until January 4. It is estal that the market will sell about 49 pounds before the season closes. On the season closes, and as much longer as necessary.

New Cotton Ginning Record.

SHINGTON, December 21.—Cotton ginup to the period ending December 12. a new record, exceeding that establin 1914, the year of production, by more than 205,000 hales, was indicated to-day in the Census u's report showing 13,371,185 bales had ginned profit to December 13. In the two years approximately 20 per cent cent cent production, by more than 205,000 hales, was indicated to-day in the Census u's report showing 13,371,185 bales had ginned profit to December 13. In the two years approximately 20 per cent cent cent production, by more than 205,000 hales, was indicated to-day in the Census u's report showing 13,371,185 bales had ginned profit to December 13. In the two years approximately 20 per cent cent cent production, by the cent production of the cent pr New Cotton Ginning Record.

WASHINGTON. December 21.—Cotton ginding up to the period ending December 12.

made a new record, exceeding that established in 1911, the year of previous record otton production, by more than 206,000 bales. This was indicated to-day in the Census Bureau's report showing 13,977,189 bales had each ginned prior to December 13. In the sast two years approximately 92 per cent of the entire crop had been ginned prior to December 13. Calculating this year's crop in that basis, it would exceed 15,270,000 bales, 93 bales, or more than produced there in my year heretofore. Ginning during the

casks; shipments, 6 casks; stocks, 34,189 casks.
Rosin, firm; sales, 661 barrels; receipts, 1,960 barrels; shipments, 375 barrels; stocks, 141,-507; barrels, Quote; A., B., C., D., E., F., Ginnings by States;

Clinnings by States:
Alabama, 1473,183 bales; Arkansas, 894,277
bales; Georgia, 2,452,79) bales; Louislana,
415,533 bales; Mississippi, 1,085,062 bales; North
Carolina, 766,673 bales; Oktaboma, 1,065,898
bales; South Carolina, 1,253,395 bales; Tennessee, 319,48 bales; Texas, 3,375,144 bales,
All other States, 197,446 bales, Sea Island
ginnings by States; Florida, 39,586 bales;
Georgia, 31,386 bales; South Carolina, 3,517
bales.

PLAYING WITH REVOLVER.

[Special to The Times-Dispatch.] DANVILLE, VA., December 21 .-While playing with a loaded revolver. Temple Cunningham, a fifteen-year-old early to-day. The bullet went throughis heart. The boy was exonerated.

York River Line Holiday Trips to Baltimore

Special Round Trip Rate, \$3.50. Dates, of sale, Dec. 16 to 25, inc., Dec. 31 and Jan. 1. Final limit Jan. 5, 1915. Regular all-year-round trip rate \$4.50; limited 30 days.

For further information, at iy H. L.

City Taxes

THE LAST HALF OF CITY TAXES -REAL ESTATE AND PERSONAL-

to avoid being posted as delinquents.

FIVE PER CENT will be added to last half if not paid on or before DE-CEMBER 31.

H. L. Hulce, City Collector, City of Richmond

We Believe

We have as conservative a clientele as any bank could wish for.

We don't solicit business from wildcat speculators or spendthrifs.

We want the business of safe people.

Those who have money to deposit, whether it be \$1 or \$100,000.

Accounts when placed here receive 3 per cent interest, and are subject to check without notice.

Virginia Trust Co.

1106 East Main Street. RICHMOND, VA.

Our Own Resources - - - - \$2,700,000 Investments Held in Trust - - \$5,000,000

Established 1892.

PETERSBURG

NEGRO, FATALLY INJURED

LeRoy Smith, of Rocky Mount, N. C., Dies Before He Can Tell How He Was Hurt.

DEATH OF VENERABLE WOMAN

Mrs. Mary Elizabeth Charles, Aged 81 Years, Dies at Her Home in Petersburg—Young People of High Street Church Organize League.

ISpecial to The Times-Dispatch. 1
PETERSBURG, VA., December 21.—
Leroy Smith, colored, of Rocky Mount,
N. C., was found fatally injured yesterday on the Norfolk and Western
Railway, east of Petersburg. He was
brought to the hospital in this city,
where he died last night. His injuries
were mainly about the head. It is not
known how he was hurt, and his conbrought to the hospital in this city, where he died last night. His injuries the home of her sister, Mrs. J. E. Harvell, on Halifax Street. She was about known how he was hurt, and his condition was such that he could not tell, it is supposed he was struck by or fell from a train. The body will be shipped to the form of the supposed he was struck by or fell from Mt. Regis Sanitorium, at Salem, Va. She is survived by her herself in readiness. known how he was hurt, and his condition was such that he could not tell. to Rocky Mount.

Death of Venerable Woman. Death of Venerable Woman.

Mrs. Mary Elizabeth Charles died last night at her home on West High Street, in the eighty-first year of her age. She was much respected, and leaves a large circle of friends and relatives. She is survived by two sons. John W. and Charles G. Irvin, of this city; one daughter, Mrs. Sarah Wilkinson, of Norfolk, and a sister, Mrs. Rosa Vaughan, of Ettrick.

Swindler Sentenced.

Malcolm Seymour, the negro stranger who on Saturday swindled two colored countrymen out of \$5 by the time-

HOTELS

ANNOUNCEMENT.

WITH REVOLVER, HOTEL Stumpf

formerly conducted for gentlemen only, is now, or since completion of recent improvements, conducted for negro, accidentally shot and killed his both ladies and gentlemen, and to father, Sandy Cunningham, near here afford quick service, a special 40c early to-day. The bullet went through Businessman's Midday Lunch is being served from 12 to 3 in Rathskeller. Music program from 6 to 9

FINANCIAL.

SEABOARD AIR LINE RAILWAY.
Five Per Cent Adjustment Mortgage Gold
Bonds.
The Semiannual instalments of interest on
this Company's Adjustment Bonds amounting 16 2½ per cent (£5.09) represented by
Coupons Nos. 19 and 20 for \$12.50 each, will be
puld on and after Feberuary 1, 1915, at the
office of Mesers. Blair & Co., No. 24 Broad
Street, New York.

Seaboard Air Line Railway.
By D. C. PORTEOUS, Secretary.
New York, December 17, 1914.

The Best Xmas Gift

8100.00—CHRISTMAS DAY—\$100.00
One of our Christmas Income Policies, paying your beneficiary \$100.00
every Christmas Day.
We want agents to sell them and other forms of Life Insurance in the Oldest Company in America. We teach you the business.
Address:

SAMUEL B. LOVE, Manager. THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, 306 Mutual Building, RICHMOND, VA.

Capital, \$1,000,000

Surplus, \$1,000,000

Old Dominion Trust Company,

Richmond, Va.

Executor,

Administrator. Guardian, Trustee,

Receives Deposits.

3% on Savings Accounts.

The Strong Trust Co.



Main and Seventh.

What Will You Do With It?

The coupons, dividends and interest you will receive January 1st?

An immediate investment—safe as a government bond—is available here. Principal and interest cipal and inte

51/2%

First Mortgage Real Estate Bonds. Noth-ing to do but clip the coupons when inter-est is due. Only the best class of improved real estate, at 50 per cent of actual value underlies these bonds.

Call and examine!

One Million Dollars Capital

worn pocketbook trick, was given a husband, one child and many frien police court. Seymour fled to South Richmond after playing the trick, where he was arrested. Though posttively identified by his victims, he de-

nied having committed the crime. "Kid" Thomas, chicken thief, caught with the fowls in his possession, and pleading guilty to the charge of stealing them, was sent to jail for four months.

Young People's League.

At a meeting of the young people of High Street Methodist Episcopal Church yesterday afternoon, a Young People's League was organized, to pro-People's Lengue was organized, to promote the church work. The following officers were elected: president, Wintley Gates: vice-president, Miss Ruth Allgood: secretary-treasurer, Harvie Baxter: planists, Miss Olive Cairnes and Miss Elsie Harrison: musical directors, Miss Lula Shackelford and Raymond Hardy. Committees to have charge of the various branches of the league's work were appointed.

Death of Mrs. Whitehurst. rs. Amelia Whitehurst, wife of A. Whitehurst, died this afternoon at

General News Notes.

The monthly meeting of the Met dist Sunday School Union Associated was held yesterday afternoon at Memorial Church. Reports from eight schools showed the following gregate figures for the past more average register, 2,172; average attendance, collections, \$212. Memorial set made the highest percentage of attendance during the month.

Miss Ida B. Lamb died last pickt.

ance during the month.

Miss Ida B. Lamb died last night, ter a brief illness, aged twenty-tyears. She is survived by her mot and three sisters—Misses Jennie, Bei and Bertha Lamb.

Considering the fact that this is o the second season in which Petersbi has figured as a market for bright bacco, the sale of nearly 1,500, pounds of the bright weed during past two months is regarded as hig auspicious. auspicious.

Miss Blanche E. Brown, a teache St. Agnes School, Albany, N. Y., spending her Christmas vacation w her parents, Professor and Mrs. Cl. J. Brown, in this city.

May Be Ordered to Mexico. WASHINGTON, December 21.— battleship Delaware, at Norfolk, p ably will be ordered to Mexican wa to replace one of the returning ships. She has been ordered to She has been ordered to

If You Live in the Country

And have a small stream on your place, we can probably convert this power into electricity to light all your buildings, as well as operate small machines, such as pumping water, refrigerating and making ice, electric fans, etc. Write us for particulars.

W. T. & J. A. Moulton

Seventh and Main Streets, - - - Richmond, Va.



HOTEL

A Hotel of refined lelegance, located in New York's social centre Easily accessible to theatre and shopping districts.

Single rooms(hower baths)-8250 to \$300 Single rooms with baths ~8350 to \$500 Double rooms with baths ~8350 to \$800 Wetherbee & Wood

Fifth Ave & Fifty-fifth St. NEW YORK CITY

FINANCIAL.

The Original Xmas Savings Club

OPENS

Monday, December 28, 1914 AT THE

Richmond Bank and Trust Co.,

MAIN AND ELEVENTH STREETS.

Classes From 2c to \$5.00 a Week.

First National Bank

MAIN AND NINTH.

Capital and Surplus . \$ 3,000,000 Deposits 13,375,000 Resources Over 20,000,000

Established 1865.

A Substantial Christmas Gift!

Purchase One or More of Our SIX PER CENT. CERTIFICATES

Sold in Denominations of \$50.00, \$100.00, \$500.00 and \$1,000.00 Interest January and July

Fidelity Loan and Savings Co.

(Incorporated),

Chamber of Commerce Building.



CAPITAL (fully paid) . \$100,000.00

RESOURCES

Member American Bankers' Association.